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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SEPTES 2006, 12

SERIES 2006-12

In Re:

Wentworth A. Thomas,

Debtor.

Salar of No.

Order Filed on June 28, 2019 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 18-23334 VFP

Adv. No.:

Hearing Date: 9/6/18 @10:00 a.m.

Judge: Vincent F. Papalia

ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTORS' CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**

DATED: June 28, 2019

Honorable Vincent F. Papalia United States Bankruptcy Judge Page 2

Debtor: Wentworth A. Thomas

Case No.: 18-23334 VFP

Caption: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO

DEBTORS' CHAPTER 13 PLAN

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2006-12, holder of a mortgage on real property located at 18 Thomastown Rd, Mine Hill, NJ, 07803-3020, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Andrea Silverman, Esquire, attorney for Debtor, Wentworth A. Thomas and for good cause having been shown;

It **ORDERED**, **ADJUDGED** and **DECREED** that Debtor shall obtain a loan modification by September 9, 2019, or as may be extended by an extension of the loss mitigation program and/or modified plan; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that Debtor are to make post-petition payments in accordance with the terms of the loss mitigation order while the loan modification is pending; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that in the event loss mitigation is unsuccessful, Debtor is responsible for the difference between the loss mitigation payment and the regular payment for the months this loan was in the loss mitigation program and Secured Creditor does not waive its rights to collect same; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that if loss mitigation is unsuccessful, Debtors shall modify the plan to address Secured Creditor's pre-petition arrears, either by curing the arrears, selling the property, surrendering the subject property, or in a manner otherwise permitted by the code; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that the Trustee shall not make disbursements on Secured Creditor's claim while the loan modification is pending; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's objection to confirmation is hereby resolved.